



**NOTICE OF ANNUAL MEETING OF SHAREHOLDERS
TO BE HELD ON MARCH 18, 2026**

Notice is hereby given that the 2026 Annual Meeting of Shareholders of Sanibel Captiva Community Bank (the "Bank") will be held at Sanibel Captiva Community Bank, 2406 Periwinkle Way, Sanibel, Florida, 33957, on Wednesday, March 18, 2026, beginning at 1:00 p.m. local time ("Shareholders Meeting"), for the following purposes:

1. Elect Directors. To elect nine directors to serve until the Annual Meeting of Shareholders in 2027.
2. Other Business. To transact such other or further business as may properly come before the Shareholders Meeting and any adjournment or postponement thereof.

A copy of the Bank's annual financial statements will be sent to shareholders upon request by contacting Kyle DeCicco at 9311 College Parkway, Fort Myers, Florida, 33919, (239) 472-6100. The first copy of such information shall be provided free of charge.

Only shareholders of record at the close of business on February 2, 2026, are entitled to notice of and to vote at the 2026 Meeting and any adjournment or postponement thereof. All shareholders, whether or not they expect to attend the Annual Shareholders Meeting in person, are requested to complete, date, sign and return the enclosed proxy in the accompanying envelope. The proxy may be revoked by the person executing the proxy at any time before it is exercised by filing with the Chief Executive Officer of the Bank an instrument of revocation or a duly executed proxy bearing a later date, or by electing to vote in person at the Shareholders Meeting.

How to Vote (you may vote until 12:50 p.m. eastern time on March 17, 2026):

1. **By Internet:** Please visit <https://online.mountainsharetransfer.com/hlogin> If you would like to vote online, please login to your account through the link above. Select Sanibel Captiva Community Bank as the issue/security. Then please select "Action Items" from the main menu, then "Vote Proxy".
2. **By Facsimile:** Please fax a signed Proxy Card to (404) 816-8830
3. **By Email:** Please email a copy of a signed Proxy Card to: vote@mountainsharetransfer.com
4. **By Mail:** Please sign and date the Proxy Card and return in the enclosed envelope.

If there are any questions concerning how to vote, please contact our transfer agent, Mountain Share Transfer, via telephone at (404) 474-3110.

BY ORDER OF THE BOARD OF DIRECTORS

Kyle DeCicco
Chief Executive Officer

February 3, 2026

IF YOU ATTEND THE MEETING, YOU MAY VOTE IN PERSON IF YOU WISH, EVEN IF YOU HAVE PREVIOUSLY RETURNED YOUR PROXY. PLEASE RETURN YOUR PROXY BY MARCH 16, 2026.